

# **Fast and Focused Search Results**

## **Application 09/820803**

**File 348:EUROPEAN PATENTS 1978-201042**

**(c) 2010 European Patent Office**

**File 349:PCT FULLTEXT 1979-2010/UB=20101021|UT=20101014**

**(c) 2010 WIPO/Thomson**

**File 350:Derwent WPIX 1963-2010/UD=201068**

**(c) 2010 Thomson Reuters**

**File 347:JAPIO Dec 1976-2010/Jun(Updated 100924)**

**(c) 2010 JPO & JAPIO**

Set	Items	Description
S1	51409	(CREDIT OR RISK?) (2N) (STATUS OR BASED OR BASIS OR DERIV? OR DETERMIN? OR CRITER? OR RANK? OR LEVEL? ? OR FACTOR? ? OR PARAMET? OR DATA? ) OR CREDITWORTH?
S2	6146	(PAYMENT? OR ELECTRONIC(2W)TRANSFER? OR FINANCIAL OR CASH OR REMITT? OR ETRANSFER OR EPAY?) (7N) (NETWORK? ? OR SUBSCRI? OR PROCESS? OR REGIST? OR ENROLL? OR REQUEST? OR REPOSITORY??? OR AGENT? ?)
S3	1790	(SELECTED OR APPROVED OR PREFERRED OR PREFERRED OR UNRESTRICTED OR (SECOND OR FIRST OR ALTERNATE) (2W)GROUP OR DISTINGUISH? OR CLEARED OR OPEN OR PRIMARY OR RESTRICT? OR BLOCK??? OR SECONDARY OR CLOSED OR EXCLUD? OR ALLOW? OR AUTHORI?ATION OR AUTHORI?ED OR PERMIT? OR CLEARANCE? ? OR SETTING? ?) (2N) (STATUS?? OR CLASS? OR CATEGORY? OR RANKING OR LEVEL? ? OR CONDITION? ? )
S4	5021	(USER? ? OR PAYER? OR PAYOR? OR INDIVIDUAL? OR CUSTOMER? ? OR SENDER? OR RECEIVER? OR BILLEE? OR TRANSFEROR? OR REMITTER? OR MAKER? ? OR MAKING OR DISBURSER? OR DEBIT??? OR DEBTOR? OR FIRST OR SECOND OR BUYER?) (5N) (TRANSFEE? OR RECIPIENT? OR PAYEE? OR MERCHANT? ? OR DESIGNEE? OR VENDOR? ? OR BUSINESS?? OR REMITTEE? OR DISBURSEE? OR INSTITUTION? ? OR SECOND OR BILLOR? OR INVOICER? OR CREDITOR OR SELLER? ?)
S5	163	S1(12N)S3
S6	24	S5(24N) (S4 OR S2)

**File 485:Accounting & Tax DB 1971-2010/Oct W3**  
 (c) 2010 ProQuest Info&Learning  
**File 625:American Banker Publications 1981-2008/Jun 26**  
 (c) 2008 American Banker  
**File 268:Banking Info Source 1981-2010/Oct W3**  
 (c) 2010 ProQuest Info&Learning  
**File 626:Bond Buyer Full Text 1981-2008/Jul 07**  
 (c) 2008 Bond Buyer  
**File 267:Finance & Banking Newsletters 2008/Sep 29**  
 (c) 2008 Dialog  
**File 637:Journal of Commerce 1986-2010/Oct 27**  
 (c) 2010 UBM Global Trade  
**File 608:MCT Information Svc. 1992-2010/Oct 27**  
 (c) 2010 MCT Information Svc.  
**File 15:ABI/Inform(R) 1971-2010/Oct 26**  
 (c) 2010 ProQuest Info&Learning  
**File 9:Business & Industry(R) Jul/1994-2010/Oct 26**  
 (c) 2010 Gale/Cengage  
**File 636:Gale Group Newsletter DB(TM) 1987-2010/Oct 26**  
 (c) 2010 Gale/Cengage  
**File 148:Gale Group Trade & Industry DB 1976-2010/Oct 26**  
 (c) 2010 Gale/Cengage  
**File 65:Inside Conferences 1993-2010/Oct 27**  
 (c) 2010 BLDSC all rts. reserv.  
**File 2:INSPEC 1898-2010/Oct W3**  
 (c) 2010 The IET  
**File 474:New York Times Abs 1969-2010/Oct 27**  
 (c) 2010 The New York Times  
**File 475:Wall Street Journal Abs 1973-2010/Oct 27**  
 (c) 2010 The New York Times  
**File 99:Wilson Appl. Sci & Tech Abs 1983-2010/Aug**  
 (c) 2010 The HW Wilson Co.  
**File 169:Insurance Periodicals 1984-1999/Nov 15**  
 (c) 1999 NILS Publishing Co.

Set	Items	Description
S1	1226420	(CREDIT OR RISK?) (2N) (STATUS OR RANKING? ? OR BASED OR BASIS OR DERIV? OR DETERMIN? OR CRITER? OR RANK? OR LEVEL? ? OR FACTOR? ? OR PARAMET? OR DATA? ) OR CREDITWORTH?
S2	250275	S1 NOT PY>2000
S3	806841	(PAYMENT? OR ELECTRONIC(2W)TRANSFER? OR FINANCIAL OR CASH OR REMITT? OR ETRANSFER OR EPAY?) (7N) (NETWORK? ? OR SUBSCRI? OR PROCESS? OR REGIST? OR ENROLL? OR REQUEST? OR REPOSITORY??? OR AGENT? ?)
S4	250275	S1 (F) S2

S5           15163   (SELECTED OR APPROVED OR PREFERRED OR PREFERRED OR  
UNRESTRICTED OR (SECOND OR FIRST OR ALTERNATE) (2W)GROUP OR  
DISTINGUISH? OR CLEARED OR OPEN OR PRIMARY OR RESTRICT? OR BLOCK??? OR  
SECONDARY OR CLOSED OR EXCLUD? OR ALLOW? OR AUTHORI?ATION OR  
AUTHORI?ED OR PERMIT? OR CLEARANCE? ? OR SETTING? ?) (2N) (STATUS?? OR  
CLASS? OR CATEGORY? OR RANKING OR LEVEL? ? OR CONDITION? ? )

S6           85258   (USER? ? OR PAYER? OR PAYOR? OR INDIVIDUAL? OR  
CUSTOMER? ? OR SENDER? OR RECEIVER? OR BILLEE? OR TRANSFEROR? OR  
REMITTER? OR MAKER? ? OR MAKING OR DISBURSER? OR DEBIT??? OR DEBTOR?  
OR FIRST OR SECOND OR BUYER?) (5N) (TRANSFEE? OR RECIPIENT? OR  
PAYEE? OR MERCHANT? ? OR DESIGNEE? OR VENDOR? ? OR BUSINESS?? OR  
REMITTEE? OR DISBURSEE? OR INSTITUTION? ? OR SECOND OR BILLOR? OR  
INVOICER? OR CREDITOR OR SELLER? ?)

S7	69	S1(12N)S5
S8	6	S7(24N) (S6 OR S3)
S9	33	S5(12N)S6
S10	2	S9(12N)S1
S11	0	S10 NOT S8
S12	4	S9(12N)S3
S13	4	S12 NOT S8

# ALL RESULTS

Dialog eLink: [Order File History](#)  
 6/3,K/24 (Item 9 from file: 350)  
 DIALOG(R)File 350: Derwent WPIX  
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0007711577 *Drawing available*  
 WPI Acc no: 1996-334132/199633  
 XRPX Acc No: N1996-281542

**Financial clearing house for providing transactional services among sellers and buyers - receives registration application for registering buyers with financial clearing house, and receives requests for goods and services from buyers via computer network of electronic medium**

Patent Assignee: CITIBANK NA (CITI-N)

Inventor: BALDWIN MOODY C A; BATTENFELDER R R; BENSON C; BLEMINGS C; DIXON K M; ENGBER M; FIGLIOZZI J P; KRAJEWSKI W J; LUKE K W; MANDLER M M; MCLAUGHLIN A P; MOODY C A; MOODY C A B; NEVENS J E; ORBACH L Y; ROUEN J E

Patent Family ( 5 patents, 69 countries )							
Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 1996021192	A1	19960711	WO 1996US256	A	19960102	199633	B
AU 199648547	A	19960724	AU 199648547	A	19960102	199644	E
EP 804772	A1	19971105	EP 1996904441	A	19960102	199749	E
			WO 1996US256	A	19960102		
US 5732400	A	19980324	US 1995368290	A	19950104	199819	E
US 6785661	B1	20040831	US 1995368290	A	19950104	200457	E
			US 199842774	A	19980317		

Priority Applications (no., kind, date): US 1995368290 A 19950104; US 199842774 A 19980317

Patent Details						
Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
WO 1996021192	A1	EN	62			
National Designated States,Original	AL AM AT AU AZ BB BG BR BY CA CH CN CZ DE DK EE ES FI GB GE HU IS JP KE KG KP KR KZ LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG UZ VN					

Regional Designated States,Original	AT BE CH DE DK EA ES FR GB GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG					
AU 199648547	A	EN			Based on OPI patent	WO 1996021192
EP 804772	A1	EN			PCT Application	WO 1996US256
					Based on OPI patent	WO 1996021192
Regional Designated States,Original	AT BE CH DE DK ES FR GB GR IE IT LI LU MC NL PT SE					
US 5732400	A	EN	27			
US 6785661	B1	EN			Continuation of application	US 1995368290
					Continuation of patent	US 5732400

Original Publication Data by AuthorityArgentina**Publication No. ...Original Abstracts:**request for goods or services from a buyer and making a real-time determination of a risk classification of the buyer utilizing an on-line **repository** of credit information (45). The **financial** clearinghouse determines a risk-based discount fee as a function of the **buyer's** risk classification in order **to** establish **a payment amount from** the **seller** to the clearinghouse. If a **transaction** is **authorized by** the financial clearinghouse, the financial clearinghouse transmits the payment amount to the seller and transmits an invoice to the buyer for the purchase price of...

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**Dialog eLink:** [Order File History](#)  
6/3,K/17 (Item 2 from file: 350)  
DIALOG(R)File 350: Derwent WPIX  
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0014030663 *Drawing available*  
WPI Acc no: 2004-212603/200420  
Related WPI Acc No: 1998-298189; 2002-082640; 2003-904039; 2004-200730; 2004-499942; 2005-171867; 2005-553306; 2006-045880; 2006-116525; 2006-529262; 2006-529263; 2007-388019; 2008-J03769; 2009-L31652; 2009-P86251; 2010-C35343  
**Transaction validation system for auditing in shipment transaction, has central processor to compare authorized profile list criterion with request for payment from vendor, to service provider**

Patent Assignee: US BANCORP (USBA-N)

Inventor: HAHN-CARLSON D W

Patent Family ( 1 patents, 1 countries )							
Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 6704612	B1	20040309	US 1996748243	A	19961112	200420	B
			US 1999124124	P	19990312		
			US 1999310711	A	19990512		

Priority Applications (no., kind, date): US 1996748243 A 19961112; US 1999124124 P 19990312; US 1999310711 A 19990512

Patent Details						
Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 6704612	B1	EN	20	9	Continuation of application	US 1996748243
					Related to Provisional	US 1999124124
					Continuation of patent	US 5910896

**Alerting Abstract** ...NOVELTY - A central processor (40) is programmed and configured to compare authorized profile list criterion, that includes information about authorized users empowered to authorize **payment** by the vendor, to a **request** for **payment** from vendor to service provider. The **processor** maintains a **credit authorization level** for an **authorized** profile in the profile list criterion, and vendor.

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**Dialog eLink:** [Order File History](#)

6/3,K/21 (Item 6 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0010543828 *Drawing available*

WPI Acc no: 2001-146871/200115

XRPX Acc No: N2001-107549

**Product purchasing method using internet determines whether buyer computer is associated with virtual payment account, based on which cost of product is debited from virtual payment account**

Patent Assignee: BEGG I M (BEGG-I); BIRCH D (BIRC-I); ECHARGE CORP (ECHA-N); GRIFFITHS D (GRIF-I); HUTCHISON R B (HUTC-I); LLEWELLYN R J (LLEW-

I); VILJOEN A F (VILJ-I)

Inventor: BEGG I M; BIRCH D; CHEDALAWADA A; DAVID G; FLEMING G A;  
GRIFFITHS D; HUTCHINSON R B; HUTCHISON R B; LLEWELLYN R;  
LLEWELLYN R C; LLEWELLYN R J; VIJOEN A F; VILJOEN A F; BEGG L M

Patent Family ( 23 patents, 92 countries )							
Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 2000079452	A2	20001228	WO 2000US16669	A	20000616	200115	B
AU 200057443	A	20010109	AU 200057443	A	20000616	200122	E
EP 1194874	A2	20020410	EP 2000942881	A	20000616	200232	E
			WO 2000US16669	A	20000616		
BR 200011768	A	20020611	BR 200011768	A	20000616	200248	E
			WO 2000US16669	A	20000616		
KR 2002016836	A	20020306	KR 2001716287	A	20011218	200261	E
JP 2003503769	W	20030128	WO 2000US16669	A	20000616	200309	E
			JP 2001504945	A	20000616		
NZ 516669	A	20040730	NZ 516669	A	20000616	200454	E
			WO 2000US16669	A	20000616		
AU 2005201214	A1	20050414	AU 2005201214	A	20050321	200530	E
US 20050102188	A1	20050512	US 1999140039	P	19990618	200532	E
			US 1999370949	A	19990809		
			US 2000578395	A	20000525		
			US 2003338133	A	20030106		
			US 2003663443	A	20030916		
AU 781021	B2	20050428	AU 200057443	A	20000616	200533	E
US 20050192896	A1	20050901	US 1999140039	P	19990618	200558	E
			US 1999370949	A	19990809		
			US 2003337214	A	20030106		
			US 2003671320	A	20030924		
US 20050261984	A1	20051124	US 1999140039	P	19990618	200577	E
			US 1999370949	A	19990809		
			US 2000578395	A	20000525		
			US 2003663443	A	20030916		
			US 2005182589	A	20050714		
US 20060004659	A1	20060105	US 1999140039	P	19990618	200603	E
			US 1999370949	A	19990809		

			US 2000578395	A	20000525		
			US 2003338133	A	20030106		
			US 2003663443	A	20030916		
			US 2005183127	A	20050714		
IN 200200075	P2	20060616	WO 2000US16669	A	20000616	200648	E
			IN 2002KN75	A	20020116		
US 7249097	B2	20070724	US 1999140039	P	19990618	200749	E
			US 1999370949	A	19990809		
			US 2000578395	A	20000525		
			US 2003338133	A	20030106		
			US 2003663443	A	20030916		
US 20080016003	A1	20080117	US 1999140039	P	19990618	200807	E
			US 1999370949	A	19990809		
			US 2000578395	A	20000525		
			US 2003338133	A	20030106		
			US 2003663443	A	20030916		
			US 2007775473	A	20070710		
IN 200501110	I2	20070727	IN 2005KO1110	A	20051206	200846	E
KR 805341	B1	20080220	WO 2000US16669	A	20000616	200861	E
			KR 2001716287	A	20011218		
AU 2005201214	B2	20080619	AU 2005201214	A	20050321	200862	NCE
IN 223410	B	20080912	WO 2000US16669	A	20000616	200967	E
			IN 2002KN75	A	20020116		
US 7606760	B2	20091020	US 1999140039	P	19990618	200969	E
			US 1999370949	A	19990809		
			US 2003337214	A	20030106		
			US 2003671320	A	20030924		
US 20100010916	A1	20100114	US 1999140039	P	19990618	201005	E
			US 1999370949	A	19990809		
			US 2003337214	A	20030106		
			US 2003671320	A	20030924		
			US 2009564128	A	20090922		
US 7761385	B2	20100720	US 1999140039	P	19990618	201048	E
			US 1999370949	A	19990809		
			US 2000578395	A	20000525		



			US 2003338133	A	20030106
			US 2003663443	A	20030916
			US 2005182589	A	20050714

Priority Applications (no., kind, date): US 1999140039 P 19990618; US 1999370949 A 19990809; US 2000578395 A 20000525; US 2003337214 A 20030106; US 2003338133 A 20030106; US 2003663443 A 20030916; US 2003671320 A 20030924; AU 2005201214 A 20050321; US 2005182589 A 20050714; US 2005183127 A 20050714; US 2007775473 A 20070710; US 2009564128 A 20090922

Patent Details						
Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
WO 2000079452	A2	EN	111	42		
National Designated States,Original	AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW					
Regional Designated States,Original	AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW					
AU 200057443	A	EN			Based on OPI patent	WO 2000079452
EP 1194874	A2	EN			PCT Application	WO 2000US16669
					Based on OPI patent	WO 2000079452
Regional Designated States,Original	AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI					
BR 200011768	A	PT			PCT Application	WO 2000US16669
					Based on OPI patent	WO 2000079452
JP 2003503769	W	JA	125		PCT Application	WO 2000US16669
					Based on OPI patent	WO 2000079452
NZ 516669	A	EN			PCT Application	WO 2000US16669
					Based on OPI patent	WO 2000079452
AU 2005201214	A1	EN			Division of patent	AU 781021
US 20050102188	A1	EN			Related to Provisional	US 1999140039
					C-I-P of application	US 1999370949
					Continuation of application	US 2000578395
					Continuation of application	US 2003338133

AU 781021	B2	EN			Previously issued patent	AU 200057443
					Based on OPI patent	WO 2000079452
US 20050192896	A1	EN			Related to Provisional	US 1999140039
					Continuation of application	US 1999370949
					Continuation of application	US 2003337214
US 20050261984	A1	EN			Related to Provisional	US 1999140039
					C-I-P of application	US 1999370949
					Continuation of application	US 2000578395
					Division of application	US 2003663443
US 20060004659	A1	EN			Related to Provisional	US 1999140039
					C-I-P of application	US 1999370949
					Continuation of application	US 2000578395
					Continuation of application	US 2003338133
					Division of application	US 2003663443
IN 200200075	P2	EN			PCT Application	WO 2000US16669
US 7249097	B2	EN			Related to Provisional	US 1999140039
					C-I-P of application	US 1999370949
					Continuation of application	US 2000578395
					Continuation of application	US 2003338133
US 20080016003	A1	EN			Related to Provisional	US 1999140039
					C-I-P of application	US 1999370949
					Continuation of application	US 2000578395
					Continuation of application	US 2003338133
					Continuation of application	US 2003663443
					Continuation of patent	US 7249097
IN 200501110	I2	EN				
KR 805341	B1	KO			PCT Application	WO 2000US16669
					Previously issued patent	KR 2002016836
					Based on OPI patent	WO 2000079452
AU 2005201214	B2	EN			Division of patent	AU 781021
IN 223410	B	EN			PCT Application	WO 2000US16669
US 7606760	B2	EN			Related to Provisional	US 1999140039

				Continuation of application	US 1999370949
				Continuation of application	US 2003337214
US 20100010916	A1	EN		Related to Provisional	US 1999140039
				Continuation of application	US 1999370949
				Continuation of application	US 2003337214
				Division of application	US 2003671320
				Division of patent	US 7606760
US 7761385	B2	EN		Related to Provisional	US 1999140039
				C-I-P of application	US 1999370949
				Continuation of application	US 2000578395
				Continuation of application	US 2003338133
				Division of application	US 2003663443
				Division of patent	US 7249097

Original Publication Data by AuthorityArgentina**Publication No. ...Claims:**and the step setting up the digital document in the buyer computer related to the buyer. As to the step, the credit scoring exceeds the **credit** scoring threshold **level**. The step **setting** up the digital document in the buyer computer related to the buyer distinguishes inherently buyer as the **registered** owner of the virtual **payment** account...

**Dialog eLink:** [Order File History](#)  
6/3,K/22 (Item 7 from file: 350)  
DIALOG(R)File 350: Derwent WPIX  
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0008691527 *Drawing available*  
WPI Acc no: 1998-230928/199820  
XRPX Acc No: N1998-182782

**Method of transmitting payment information from customer to merchant over communication network - involves decrypting payment information and packaging decrypted payment information into transaction conforming to host payment application**

Patent Assignee: VERIFONE INC (VERI-N)  
Inventor: HALLER D R; NGUYEN T; SUBRAMANIAN M P

Patent Family ( 4 patents, 76 countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 1998013797	A2	19980402	WO 1997US17381	A	19970926	199820	B
AU 199746544	A	19980417	AU 199746544	A	19970926	199834	E
EP 929881	A2	19990721	EP 1997945315	A	19970926	199933	E
			WO 1997US17381	A	19970926		
US 5978840	A	19991102	US 1996721133	A	19960926	199953	E

Priority Applications (no., kind, date): US 1996721133 A 19960926

Patent Details						
Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
WO 1998013797	A2	EN	277	69		
National Designated States,Original	AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US UZ VN YU ZW					
Regional Designated States,Original	AT BE CH DE DK EA ES FI FR GB GH GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG ZW					
AU 199746544	A	EN			Based on OPI patent	WO 1998013797
EP 929881	A2	EN			PCT Application	WO 1997US17381
					Based on OPI patent	WO 1998013797
Regional Designated States,Original	DE FR GB IE					

Original Publication Data by AuthorityArgentina**Publication No. ...Original**

**Abstracts:**information appropriately and transmits the transaction to the particular host legacy system. The host legacy system evaluates the payment information and returns a level of **authorization of credit to the** gateway which packages the information to form a secure transaction which is transmitted to the merchant which is in **turn** communicated to the **customer** by the **merchant**. **The merchant can then** determine **whether** to accept the payment instrument tendered or deny credit and require another payment instrument.An architecture that provides support for additional message types that are...

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 6/3,K/23 (Item 8 from file: 350)  
 DIALOG(R)File 350: Derwent WPIX  
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0008530843 *Drawing available*  
 WPI Acc no: 1998-063350/199806  
 XRPX Acc No: N1998-049802

**Initiation of software distribution from point of creation of certificate using flexible architecture - evaluating payment information at payment gateway system and returning level of authorisation of credit via secure transmission to merchant, and then informing customer**

Patent Assignee: VERIFONE INC (VERI-N)

Inventor: WILLIAMS H

Patent Family ( 3 patents, 74 countries )							
Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 1997049054	A2	19971224	WO 1997US10578	A	19970617	199806	B
AU 199734008	A	19980107	AU 199734008	A	19970617	199820	E
US 6119105	A	20000912	US 1996664446	A	19960617	200046	E

Priority Applications (no., kind, date): US 1996664446 A 19960617

Patent Details						
Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
WO 1997049054	A2	EN	170	66		
National Designated States,Original	AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG US UZ VN					
Regional Designated States,Original	AT BE CH DE DK EA ES FI FR GB GH GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG ZW					
AU 199734008	A	EN			Based on OPI patent	WO 1997049054

Original Publication Data by AuthorityArgentina**Publication No. ...Original**

**Abstracts:**instrument from the merchant computer system to a payment gateway computer system. The payment gateway system evaluates the payment information and returns a level of **authorization of credit** via a secure transmission to the **merchant** which is communicated to the **customer** by the **merchant**. **The merchant can then**

determine **whether** to accept the payment instrument tendered or deny credit and require another payment instrument. A user of secure software will acquire certificates to support the...

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8/3,K/6 (Item 1 from file: 2)  
DIALOG(R)File 2: INSPEC  
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07611428

**Title:** An intelligent agents-based virtually defaultless check system: the SafeCheck system

**Author(s):** Jae Kyu Lee<sup>1</sup>; Han Song Yoon

**Affiliation(s):**

<sup>1</sup> Graduate Sch. of Manage. Sci., Korea Adv. Inst. of Sci. & Technol., Seoul, South Korea

**Journal:** International Journal of Electronic Commerce , vol.4 , no.3 , pp.87-106

**Publisher:** M.E. Sharpe

**Country of Publication:** USA

**Publication Date:** Spring 2000

**ISSN:** 1086-4415

**ISSN Type:** print

**SICI:** 1086-4415(200021)4:3L:87:IABV;1-H

**CODEN:** IJECFE

**U.S. Copyright Clearance Center Code:** 1086-4415/2000/\$9.50+0.00

**Language:** English

**Subfile(s):** C (Computing & Control Engineering); E (Mechanical & Production Engineering)

**INSPEC Update Issue:** 2000-023

**Copyright:** 2000, IEE

**Abstract:** ...of nonallowable checks in a distributed manner. Three types of service are allowed, depending upon the check issuer's credibility. Members of the top credit **class** require **authorization** only for each checkbook. Members of the **second-level credit class** require **authorization** for each check. Members of the third **level credit class** are **allowed** to issue checks only within their checking account balance. The bank can dynamically adjust the credit level depending upon the record of defaults. The

SafeCheck...

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